

Community Choice Credit Union

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Savings

Types: http://www.comchoicecu.org/share_savings.html

- ❑ An account into which you put money for safekeeping
- ❑ The money is used for special use or whenever you absolutely need it
- ❑ The money you put in your savings account keeps growing when interest is paid to your account

Fees: http://www.comchoicecu.org/schedule_of_fees.html

-Safe way to go

-Receive money from bank for keeping it in the account

Savings/CD's

Certificates of Deposits- A certificate of deposit is a specified amount of money deposited for a predetermined length of time. It earns a higher annual percentage yield than a regular savings account.

Mini CD's Rates: <http://www.comchoicecu.org/certificates.html>

- ❑ Receive more money than savings account due to a better interest rate
- ❑ Locks up your money for the term of the CD plus interest
 - ❑ Guaranteed all your money back plus extra from bank's interest

Checking

Visa Check Card -Atm card allows for easy access to funds

- ❑ Perfect for busy college schedules
- ❑ Convenient: 24-hours
- ❑ Multiple locations

Fees: http://www.comchoicecu.org/schedule_of_fees.html

Loans

Student Loans- Loans used to pay for education

- ❑ Provides terms and conditions upfront, so you know what you're getting before you apply
- ❑ Offers benefits such as an interest rate reduction and cosigner release.
- ❑ Lended money so you do not have to be in debt right away from college costs

Anything Loan Rates: 1 to 36 months **as low as 7.74% APR***

37 to 48 months **as low as 8.74% APR***

49 to 60 months **as low as 9.74% APR***

Safety Deposit Box/Other banking

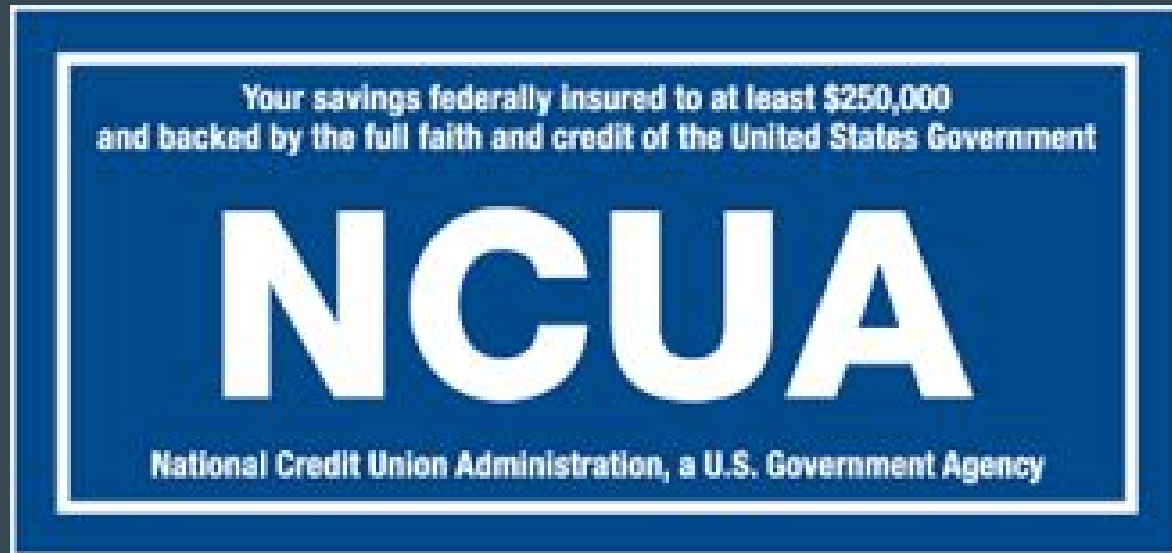
- ❑ Safe and secure place to keep your valuables
- ❑ Payroll Deduction- a fast and easy way to save money or make loan payments.
- ❑ A great way to keep your valuables safe from roommates
- ❑ http://www.comchoicecu.org/schedule_of_fees.html



Safety

NCUA Insured

<http://www.comchoicecu.org/index.html>



Conveniences

- ❑ Seven Des Moines Locations
- ❑ Lobby Hours: Mon-Fri: 9:00am to 5:00pm, Sat: 9:00am to noon
- ❑ Drive-up Hours: Mon-Fri: 7:30am to 5:30pm, Sat: 9:00am to noon
- ❑ Online Hours: Anytime Anywhere
- ❑ Online Banking
- ❑ Locations in:
 - ❑ Clive
 - ❑ Johnston
 - ❑ Altoona
 - ❑ Ankeny
 - ❑ Downtown location (Des Moines)
 - ❑ Ames
 - ❑ Administration Office (Johnston)

